

Live Well WITH HMSA

Newsletter for HMSA Medicare Advantage members

SUMMER 2024



What's Inside

- Your Passport to Health
- International travel benefits
- Pickleball
- Exercise for balance
- Indoor plants
- Deviled eggs recipe



Dear Friends,

Summer is here. A time for new adventures and opportunities to create lasting memories with family and friends. Whether you're traveling on your dream vacation or staying closer to home, you'll find useful tips and information in this newsletter to help you stay healthy and active.

Peace of mind while traveling

If you're planning to travel to another country, we've got you covered. See page 6 to learn about your health plan benefits and how to prepare for an unexpected health emergency on your trip.

Fun in the sun

Pickleball is a popular sport that gets you out and active. If you've always wanted to play pickleball, check out page 8 to find out how you can get started. And you don't need to go outdoors to exercise. We offer a simple exercise on page 9 that you can do in your home – or backyard – for better balance to prevent falls.

Shake your obon

Summer is also the start of obon season. On page 9, you'll find resources on where to attend a bon dance along with other community events happening in the next couple of months.

Get crackin' in the kitchen

Food brings people together. In our Kau Kau Korner on page 11, you'll find a way to celebrate National Egg Day with a recipe that's sure to be a crowd pleaser. It's a reduced-fat version of a tried-and-true classic. Healthy and delicious — the best combination!

Take the time to explore these pages for more information and inspiration to help you make the most of your summer. And as always, thank you for choosing HMSA.

Mahalo,

Kimberly Takata Endo
Assistant Vice President
Medicare Programs

Not all benefits described in this newsletter are included in HMSA Akamai Advantage® Dual Care (PPO 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.

Your Passport to Health

Taking an active role in your health and well-being is one of the best ways to stay healthy. Your Passport to Health can help you along the way.

This online HMSA resource can help you maintain healthy blood pressure, cholesterol, and blood sugar levels. You may also connect to our care managers for additional support.

Learn about:

- The benefits of getting your flu vaccine.
- Keeping your bones strong.
- Minimizing your risk of falling.
- Preparing for your annual wellness visit with your primary care provider (PCP).
- Screenings to prevent colon cancer and breast cancer.
- Bladder control.
- And more!



Don't have a primary care provider (PCP)?

Your Passport to Health will connect you to Find a Doctor on [hmsa.com](https://www.hmsa.com).

Ready for your wellness journey?
We're with you every step of the way.

Visit Your Passport to Health at [medicare.hmsa.com](https://www.medicare.hmsa.com).

Or scan the QR code.



Hospital Discharge Planning Checklist



We hope you never have to be hospitalized. But if you are, there are some things you need to know when you're discharged from the hospital to help you recover at home or at another facility.

During your transition, the hospital's discharge plan will help you get the care you need. Make sure you follow the plan to help prevent problems or readmission.

Follow this checklist during your discharge.

- Ask for written discharge information and instructions.** Bring this information with you to your follow-up appointment and share it with your PCP.
- Ask for a list of your medication.** Include prescriptions, over-the-counter drugs, vitamins, or supplements. Review your medications with the hospital providers and note any additions or other changes, including the name of the medication, dosage, frequency, or when to take it. Share this list with your PCP.
- Ask about any special dietary requirements.**
- Ask and confirm the dates and times of your follow-up appointments.** These appointments with your PCP and other health care providers need to be **within seven days** after being discharged. Ask for the names and phone numbers of the health care providers who'll continue to manage your care.

- Don't be afraid to ask questions.** Make a list of your questions to help you remember them.
- Ask the hospital about social worker services.** If you have concerns about managing your condition or those of a family member, ask about available resources, community services, and support groups.

Have a family member or friend with you when you're discharged from the hospital to help with your belongings, medications, and instructions.

Talk to the doctor or staff about the items on your checklist and write them down.

Call your doctor if you have any questions or concerns about your follow-up care. Make sure you keep and attend all of your follow-up appointments and let your doctor know about any symptoms, problems, or concerns. Bring all your medications, copies of your test results, a summary of your current health status, and a written discharge summary to your appointment.

Learn more.

Visit hmsa.com/well-being and click Post Hospital Discharge Program. Or scan the QR code.



Prevent Macular Degeneration

Our eyes are cameras to the world. But do you notice things getting a little blurry?

Age-related macular degeneration (AMD), or blurred vision, affects more than 19 million Americans age 40 and older, according to the Centers for Disease Control and Prevention.

If you think you may be among them, please know that AMD can be easily detected. There are even ways to slow its progress.

Comparing our eyes to a camera, AMD is the breakdown of the film that records what we see. AMD affects the macula, which is the small central area of the retina that maintains our sharpest vision. The health of the macula determines our ability to read, recognize faces, drive, watch television, use a digital device, and perform other daily tasks.

What causes AMD?

- Heredity
- Environment
- Lifestyle habits

Signs of AMD

- Shadowy areas in your central vision.
- Fuzzy or distorted vision.
- Distorted words when reading.
- Problems or changes in the way you see colors.
- Being less able to see in low light.
- Blank spots or dark spots in your field of vision.
- Difficulty recognizing faces.

Affects of AMD

AMD can lead to gradual vision loss, which can affect your mobility, independence, and ability to do everyday tasks, such as:

- Cooking
- Driving
- Reading

Severe AMD may lead to blindness.

Risks of AMD

You may be at higher risk if you:

- Are age 50 and older.
- Are Caucasian.
- Have a family history of the condition.

Reduce your risks

To help reduce your risk:

- Don't smoke.
- Maintain a healthy weight.
- Stay physically active.
- Maintain healthy blood pressure and cholesterol levels.

Some vision conditions, including AMD, don't have symptoms in their early stages. To stay on top of your vision and overall health, it's important to get an annual eye exam. Talk to your doctor if you have any concerns.

Resources

Learn more about AMD by visiting these websites and searching for macular degeneration.

- Centers for Disease Control and Prevention: cdc.gov
- All About Vision: allaboutvision.com



International Travel Benefits

Summertime is travel time for many people. If you're planning a trip outside the U.S., remember to pack your HMSA membership card. You'll have peace of mind knowing that your HMSA Medicare Advantage plan benefits travel with you.

If you receive emergency or urgent care outside the U.S., you may need to pay the entire bill upfront and submit a claim for reimbursement. If this happens:

- Ask for an itemized bill in English for services received.
- Complete the International Claim Form and submit it directly to Global Core.

Following these steps can expedite your claims processing.

International claim form

Go to bcbsglobalcore.com to download a claim form or submit your claim online. The International Claim Form also provides you with the option of selecting electronic funds transfer direct deposit for your reimbursement.

Before you leave on your trip

Call HMSA's Customer Service team at (808) 948-6000 or 1 (800) 660-4672, option 6 to request an out-of-country packet that you can take with you. The packet includes the International Claim Form and a phone number you can call if you need care while traveling.

You can also visit bcbsglobalcore.com for information on the area you're traveling to, including providers, medical translations, and vaccinations to discuss with your doctor before your trip.



HMSA Akamai Advantage Dual Care (PPO SNP) plan doesn't cover services outside the U.S. and its territories.

Wait – Don't Die Yet!



Annette Kam wants you to start talking about death. The author of the book *Wait – Don't Die Yet!* says planning for your death or a loved one's death can be uncomfortable, but it doesn't have to be.

"Avoidance never solves problems," Kam writes in

her book. "Facing issues head-on while you are able to will save your loved ones much heartache and stress."

The retired nurse was inspired to write the book after spending nearly two years settling her late father-in-law's affairs. Though her father-in-law had balanced his checkbook to the penny and had showed their family the paperwork he'd kept in a secret safe, Kam says that was only the tiny tip of the iceberg.

"It's everything else underneath that drives people crazy," says Kam. "People don't tell you about the little things that need to be done, like unlabeled keys, missing checkbooks, and getting your name on the utility bill."

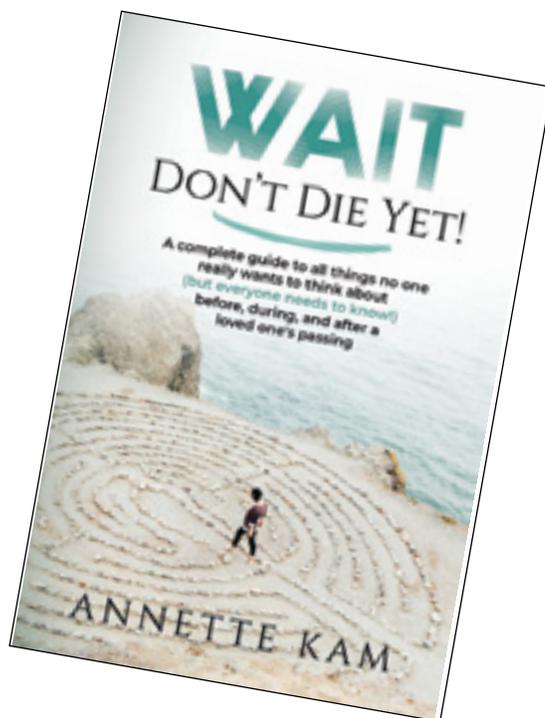
Kam hopes others will relate to her personal story to start looking into the future before it's too late. But beyond just getting your affairs in order, the book discusses caregiving and what to do when a parent or spouse passes away. As the book's subtitle notes, it's a complete guide to "before, during, and after a loved one's passing."

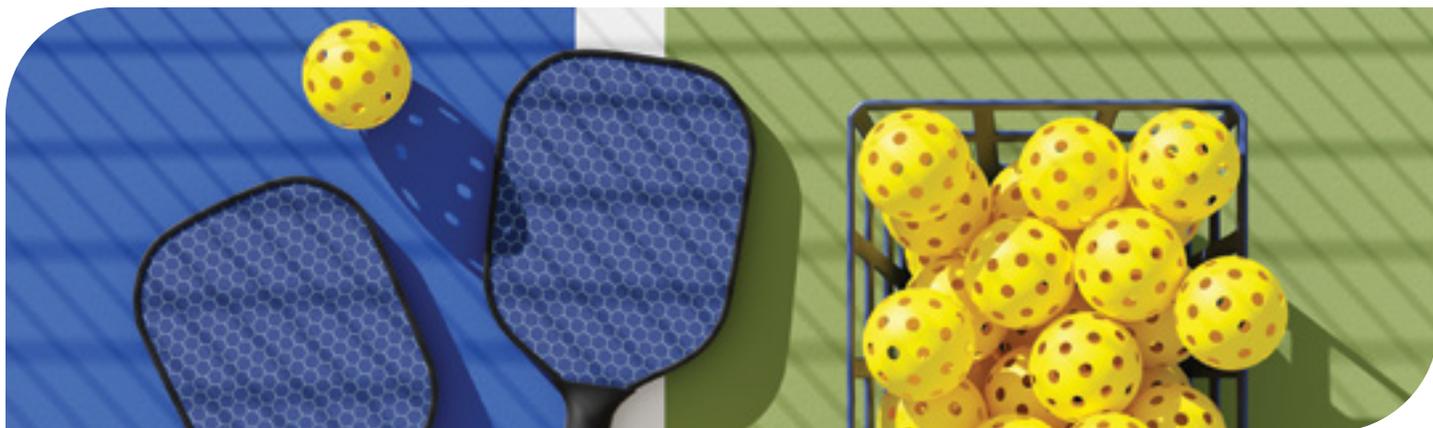
Kam worked with people who thought they had all the time in the world. But when their loved one fell ill, they wished they'd started planning sooner. Kam recommends spending five minutes a day to fill in the action items in the guidebook. She says with a little research, you could complete the Before section in three weeks.

"You can't say, 'Don't die yet because I didn't get this information from you,'" says Kam. "Death has no pause button."

Kam is passionate about helping others avoid the struggles she went through when her in-laws passed away. She's available for free in-person and virtual group presentations. A free e-book is available on her website, annettekam.com.

"When it's your time to go, know that everything's in order and that you've done your very best and have left your family with the greatest and last gift of love you could ever give," she says.





Have a Ball this Summer

Looking for a fun activity to help you stay fit and make friends? Pickleball is one of the fastest growing sports. It combines elements of tennis, table tennis, and badminton and can be played indoors or outdoors.

How's pickleball different from tennis?

Pickleball is similar to tennis, except the court is smaller and the net is shorter. Also, the ball is plastic and the racket is smaller and lighter than a tennis racket. Compared to tennis, the smaller court means taking fewer steps and less wear and tear on the joints. Serves are hit underhand and players must let the ball bounce first within seven feet of the net. The result is a low-impact sport that can increase in intensity as your skill progresses.

For adults 65 and older, the Centers for Disease Control and Prevention recommends 150 minutes of moderate-intensity activities a week.

What are the benefits of pickleball?

Pickleball helps you stay active and may help improve:

- Blood pressure levels.
- Hand and eye coordination.
- Flexibility.
- Balance and agility.
- Mood and mental health.

Pickleball is an interactive sport that can be played as singles or doubles. It's a great way to socialize with family and friends or meet new people.

How can I learn more about pickleball in Hawaii?

Oahu Pickleball Association

(808) 351-1567 or oahupickleballassociation.org

Pickleball Association of Kauai

(808) 651-2888 or pakauai.org

Pickleball Maui

(808) 250-1766 or pickleballmaui.com

Big Island Rogue Pickleball Hui

bigislandroguepickleballhui.com or email bigislandrph@gmail.com

Stay safe

Before starting a new fitness routine, such as pickleball, talk to your doctor to see if it's right for you.

Here are some resources to help you prevent any injuries.

Centers for Disease Control and Prevention

cdc.gov/physical-activity-basics/adding-older-adults/

WebMD

webmd.com/fitness-exercise/what-to-know-about-pickleball

Exercise for Better Balance

Try this exercise to help improve your balance and flexibility. This exercise is best done with bare feet. Do it three times for 30 seconds each. Repeat a few times per week.

Tandem walking

1. Place your arms at your side and raise them to shoulder level.
2. Walk in a straight line in a heel to toe pattern, looking down for balance as needed.

Scan the QR code to watch a video of this exercise.



Source: Silver&Fit® Exercise and Healthy Aging Program

This information is not intended to take the place of regular medical care or advice. Please check with your doctor before starting a new fitness program.



The Silver&Fit program is provided by American Specialty Health Fitness, Inc., a subsidiary of American Specialty Health (ASH). Silver&Fit is a trademark of ASH and used with permission herein. ASH is an independent specialty health organization, offering musculoskeletal health provider networks and programs, fitness center networks and programs, and well-being solutions on behalf of HMSA.

COMMUNITY

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

Oahu

Bon Dance

For a schedule, visit oahubondance.com.

Big Island

Malama Aina Volunteer Day

Waikoloa Dry Forest Preserve
July 13, 8 a.m. to 12 p.m.
waikoloadryforest.org

Maui

Na Kamehameha Commemorative Pau Parade & Hoolaulea

Queen Kaahumanu Center
June 15, 9 a.m. to 5 p.m.

Kauai

38th Annual Kōloa Plantation Days Festival

July 19-28
koloaplantationdays.com



Plants are Good for Your Home and Health

Do you like plants but don't have a big outdoor space or yard? Houseplants can add a colorful touch of beauty to a home and provide physical and mental health benefits.

Studies show that caring for houseplants can reduce stress and anxiety, help boost concentration and memory, and improve blood pressure and range of motion. As natural air filters, houseplants help purify the air in your home by removing toxins and other pollutants.

Not sure where to start? Here are some houseplants to consider:



- Spider plants are easy to grow and known as one of best air-purifying plants. They can't handle the direct afternoon sunlight, so place them in shaded corner of your home.



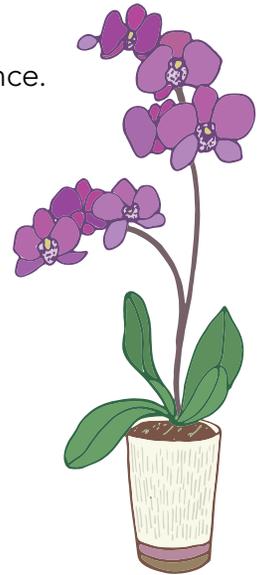
- Snake plants are low maintenance since they don't need much light or water.



- Dracaenas are colorful and grow best in sunlight.

- Orchids add a touch of elegance. An ideal location is behind curtains or window blinds. Too much direct sunlight may cause orchids to burn and too little sunlight can prevent them from flowering.

Keep in mind that some plants, such as snake plants and some orchids, are not safe for pets or small children. So choose what's best for your household.





Deviled Eggs

June 3 is National Egg Day. Celebrate with this simple and delicious recipe for deviled eggs that use mashed avocado instead of mayonnaise. You'll get some healthy fat with fiber. Fresh lemon juice gives it a zesty taste.

Ingredients

6 large eggs, hard boiled
1 small avocado, peeled and cubed
1 tbsp. fresh lemon juice
1/2 tsp. salt
Smoked paprika

Instructions

Peel eggs and slice in half lengthwise. Remove yolks into a bowl and set whites aside. Add avocado, lemon juice, and salt to the yolks. Mash with a fork until well blended. It's OK if it's a little chunky. Spoon filling into egg white halves and garnish with smoked paprika. Makes 12 servings.

Want to make the perfect boiled eggs?

Go to islandscene.com. In the search bar, type in boiled eggs and click 7 Steps for a Perfect Boiled Egg.

Still hungry? For more recipes, visit islandscene.com/food.



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Phone

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

Daily,
8 a.m.–8 p.m.

Online

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, 9 a.m.–6 p.m.
Saturday, 9 a.m.–2 p.m.

HMSA Center in Lihue

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



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