

# In Sound Health

Your Source for How to LiveWell

Start the year off right by making the most of your health benefits.

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## THE BENEFITS ISSUE

### December 2012

The New Year is almost upon us. As you're considering what your resolutions will be for 2013 - lose a little weight, quit smoking, get help with nutrition or stress with a health coach, or whatever your goals may be - it's good to keep in mind that you have a lot of options and support available to you with your healthcare plan.

As a Sound Health & Wellness Trust participant you have access to comprehensive healthcare benefits including preventive care, major care, alternative medicine, a 24-hour nurseline, prescription coverage, mental health services, many wellness programs, and much more. These benefits can help you take care of yourself and help you keep your resolutions.

In this issue we focus on your health benefits and finding the right program for you.

**We wish you a happy and healthy New Year!**

## THIS JUST IN! EXPANDED SERVICES AND PLAN UPDATES

The New Year can be a time of change, even for the Trust! Here are some recent changes that have occurred, or will begin in 2013.

### Administration of Your Health Reimbursement Arrangement (HRA)\*

Until recently, Bank of America managed the administration of your HRA account. Starting in December 2012 the Trust office at Zenith American Solutions has taken over the administration of your HRA account.

What does this mean for you?

- ➔ Your HRA payments will now come from the Trust office, not Bank of America
- ➔ You will now be able to access your secure and private HRA account information by logging in to the Trust website at [www.soundhealthwellness.com](http://www.soundhealthwellness.com)
- ➔ Your HRA information prior to November 23, 2012 will still be accessible on the Bank of America portal through the Trust's website
- ➔ You can call the Trust office directly at (800) 225-7620, option 2, then 1 with any questions about your HRA

Remember, each year the Trust provides eligible participants the opportunity to fund their HRA for up to \$500 for employee only coverage and up to \$1,000 for family coverage by completing a variety of health related actions. The funds in your HRA are used to cover the first eligible medical expenses covered by the plan in each calendar year. This can include your doctor office visits, lab tests, or other eligible, covered medical expenses.

### Receiving Your 2013 HRA Funding\*

To fund your 2013 HRA account, you were invited in 2012 to participate in a variety of health related actions by November 30, 2012. These actions included taking your Personal Health Assessment or Health Profile, selecting or confirming a primary care physician, joining a LiveWell program, getting your annual well-adult physical or many other activities. If you completed the needed health related actions to

fund your 2013 HRA, you will see that funding start to appear in your account in January.

To view your HRA account, go to [www.soundhealthwellness.com](http://www.soundhealthwellness.com) and log in. Then from your MySoundHealth personalized page, select MyHRA on the left hand list. You will be able to see your current HRA funding and any actions you completed in 2012 that contributed to your 2013 HRA.

### Expanded Services for Condition Management

Beginning January 1, 2013 the LiveWell Condition Management program for PPO plan participants will get a make over. Condition Management offers custom-tailored services to PPO participants that have been diagnosed with conditions such as asthma, COPD, congestive heart failure and diabetes, and who have been invited to join the program. Participants work one-on-one with a personal nurse advocate to improve both their health and quality of life. The expanded services will also now include an online library of resources and personalized recommendations to maintain your best health. In addition, the online library will be available to all Trust PPO plan participants, whether they are part of the program, have a chronic condition or just want to learn more.

### First Choice Health Offers Mental Health and Substance Abuse Provider Network for PPO Plans

First Choice Health, which provides the Preferred Provider Network for medical services for PPO plan participants, now includes a Behavioral Health network for mental health and substance abuse care. First Choice Health offers full case management of your mental health and substance abuse needs including finding a mental health or substance abuse provider, pre-certification of inpatient admissions, referrals for outpatient treatment, care advocacy follow-up and continued management post-discharge from higher levels of care. Go to the Trust's website for more information or to find a provider.

*\*Please note that only active participants are eligible for an HRA.*

## YOUR HEALTH BENEFITS UNDERSTANDING YOUR EMPLOYEE WEEKLY DISABILITY (TIME LOSS) BENEFIT

Disability is one of the valuable benefits offered with your Trust plan. If you are totally disabled because of a non-work related injury or sickness, you may be eligible for this benefit for up to 26 weeks. The amount of your weekly benefit depends on the number of hours you work.

There are some important things to remember if you need to file a claim for this benefit:

- ➔ When completing the claim form, keep in mind there are three sections, all of which must be completed in full. This form is separate from any FMLA form you may complete for your employer. Complete the form when your disability begins, not before, and mail it to the Trust office.
- ➔ Once the Trust office has received a fully completed form and benefits are approved, you can expect your first check to arrive within 10 business days. Checks are then sent weekly until you have been released to return to work or you have reached your maximum benefit, whichever occurs first.

- ➔ Watch for any letters from the Trust asking for any updated information about your disability in order to continue your benefit. It is important to provide the requested information right away in order to avoid a delay in continuing your benefits.
- ➔ If you send any updates regarding your disability to your employer or union directly, be sure to send these to the Trust office as well.
- ➔ If you move, be sure to call the Trust office and let them know your new address.

If you have any questions about your disability benefits, call the Trust office at (800) 225-7620, option 2, then 1.

## MAKE HEALTH DECISIONS WITH CONFIDENCE A REGISTERED NURSE IS WAITING TO TAKE YOUR CALL

Sometimes we all have questions about our health: Can this be treated at home or is it time to go to the doctor? Should I go to the ER or is Urgent Care a better choice? You may have questions about your medications, healthcare options or an existing health condition. Fortunately, as a Trust participant, you have the support of a registered nurse available by phone 24 hours a day, seven days a week.

From the common cold to major surgery, your nurses can help you:

- ➔ Prepare for doctor visits
- ➔ Understand prescription medications
- ➔ Make lifestyle choices to improve your health
- ➔ Make decisions about medical tests

**PPO and Retiree Plan Participants** (877) 362-9969

**Group Health Options Plan Participants** (800) 297-6877

*Any information you share with the nurses line is completely confidential, protected by federal law, and cannot be revealed to the Trustees, union or employer without your permission.*



# THE TRUST WEBSITE 101

## FINDING THE INFORMATION YOU NEED

The Sound Health & Wellness Trust website is a valuable tool for plan participants, offering secure online access to your personalized benefits account information. There is also a wealth of information to browse - from detailed explanations of your health benefits, to information on finding a provider or pharmacy, to getting help with your health goals or downloading claims forms and other useful documents.

To start, visit [www.soundhealthwellness.com](http://www.soundhealthwellness.com) and select your plan: PPO, GHO, or RETIREE. You can see which plan you have by checking your ID card.

**Find the information you need on the many LiveWell wellness programs, from smoking cessation to Weight Watchers® to Health Coaching.**

**Click the Trust logo at anytime to return to this homepage.**

**Find a provider, learn more about your medical, dental, and prescription benefits, as well as other benefits.**

**Accidentally chose the wrong plan? You can go back.**

**View and download claims forms, plan updates, and many other documents.**

**Click here to see personalized information by logging in to or registering for the secure site.**

**See highlights of current Trust news.**

**This area will slowly rotate through five of the most important topics. You may click the dots to scroll through at your own pace.**

**Not a PPO participant? [Go back to home.](#)**

**Text Size: [+](#) [-](#) [Reset](#)**

**Health Coaching for Everyone Who Needs It**  
 Get help setting health goals – and receive \$50 after your first 3 calls with a health coach  
 Call (877) 362-9969  
[Find out more](#)

**What's New?**  
 The Deadline is November 30, 2012  
 Select PCP & take PHA to fund your 2013 HRA..  
 Have you Considered Switching to Group Health Options?  
[Learn More](#)  
 Get Your No-Cost\* Flu or Pneumonia Shot Now  
[Find Out How](#)

**PPO plan participants and their eligible dependents can browse for benefits information, forms and documents, answers to questions and much more. [Log in](#) for Secure access to MySoundHealth.**

LiveWell Programs	Benefits	MySoundHealth Log In
Learn more about <a href="#">LiveWell Programs</a> or go directly to a program below.	<ul style="list-style-type: none"> <li>Learn more about <a href="#">your benefits</a></li> <li>Read about your <a href="#">prescription plan</a></li> </ul>	MySoundHealth gives you access to MyLiveWell, your personalized benefit information, eligibility, claims <a href="#">Register</a>

## MAKE 2013 THE YEAR YOU QUIT!



With Quit For Life<sup>®</sup> your chances of quitting are eight times better than trying to quit on your own.

Turn to [page 7](#) for more information.



## FINDING TRUSTWORTHY HEALTH INFORMATION ONLINE

### HOPPIN' JOHN

In the Southern U.S., eating black-eyed peas on New Year's day is believed to increase one's fortunes – a tradition that dates back to the Civil War. Bring prosperity into your New Year with this delicious, lucky and low calorie dish.

- 2 tsp vegetable oil
- 1 Tbsp minced garlic
- 1 cup chopped onion
- 1 lb dried black-eyed peas
- 1/2 lb diced turkey ham
- 1 bay leaf
- 1 pinch red pepper flakes
- 6 cups water
- 1 cup brown rice
- 1/2 cup chopped parsley
- black pepper to taste

Heat oil in large pot over medium-high heat. Add garlic and onion and sauté until golden.

Add black-eyed peas, diced turkey ham, seasonings and water and bring to boil. Add brown rice and parsley and return to a boil. Lower heat, cover tightly and simmer until beans and rice are tender, about 30 minutes. Season with pepper to taste and serve hot.

#### SERVES 8. PER SERVING:

- 313 calories
- 18 g protein
- 53 g carbohydrate
- 3 g fat (1 g saturated fat)
- 7 g fiber
- 158 mg sodium

Source: *DietsInReview.com*

Researching health information can help you better understand your conditions, make decisions about lifestyle choices, and get the information you need to discuss medical options with your doctor. More and more people are turning to the Internet with their health questions, but how do you know if the information is trustworthy and accurate? Here are some questions to help you evaluate what you find online:

#### **Who is responsible for the site content? Is it easy to contact someone?**

Look for links on the home page such as "About Us," "About This Site" or "Contact Us". This information should be easy to find. If it isn't, be suspicious.

#### **Is the website's primary purpose to give information, or is it to sell you something?**

To find the most trustworthy health information look for sites run by educational groups, medical organizations, or government agencies (sites ending in .edu, .org, or .gov). Usually, the purpose of these sites is to provide information. Be cautious about sites ending in .com or .net, as some provide dependable information, but others are only trying to sell something.

#### **Does the website give the source? Have medical experts approved the information?**

Whether written for a specific website or being re-posted, reliable health information should always identify the source and/or what

qualifies the author as a health professional. If you are not able to tell where the information comes from, be wary of trusting it. Reliable information is based on medical research, and includes references to articles in medical journals or other sources to support its claims.

#### **Is the health information unbiased, objective and balanced?**

When you find health information on a website, it should be easy for you to tell which parts of the information are based on solid medical evidence and which are opinions. Balanced information includes different points of view, mentions limitations of the information and gives cautions about its use.

#### **Overall, does the information seem reasonable and believable?**

Keeping all these important features in mind, trust your instincts about the health information you find online. And talk to your doctor about what you learn, and what may be right for your care.

*Own Your Health is a campaign from the nonprofit Puget Sound Health Alliance to empower consumers to become active participants in their own health and health care. Find out more at [www.soundhealthwellness.com](http://www.soundhealthwellness.com) and select Own Your Health under LiveWell Programs.*

## TAKE THE GUESSWORK OUT OF FINDING RELIABLE INFORMATION ONLINE

Visit [www.soundhealthwellness.com](http://www.soundhealthwellness.com), log in and select LiveWell Online in LiveWell Programs.

#### **With LiveWell Online, PPO plan participants will find:**

- ➔ **The Family Center** provides information on self-care topics like immunizations, men's and women's health issues, and more.
- ➔ **Look It Up** When you are wondering about a new prescription and its side effects, or adding a new vitamin to your diet, access important information to help you make the right decision.
- ➔ **What If** you've made healthy lifestyle changes since taking the LiveWell PHA? If so, this tool will help you to see the effects of your healthy changes and see how your health risks have changed.
- ➔ **Health Tools** will help you create realistic goals and set reminders for preventive screenings, appointments and exercise sessions
- ➔ **Take Action** offers a collection of online guides for various health conditions, from healthy cholesterol to tobacco cessation to stress reduction and much more.

# WEIGHT WATCHING IN DECEMBER

## SIMPLE STEPS FROM WEIGHT WATCHERS®

### MEETING LEADER ELIZABETH JOSEFSBERG

Ah, December. After five years as a Leader, I know that my meeting rooms are about to get very empty. Each year at this time, members throw in the towel and decide to wait until January 1 to jump back into the plan.

Although many see December as the most difficult time to lose weight, I believe it's all in how you look at it! Let go of the defeatist attitude; this time of year doesn't have to be a bust. Just a few simple tools can put you in control and gliding through the holidays with a positive, can-do attitude.

The first thing you need to do is to ask yourself what you would like to happen this year. Would you like to lose weight? Maintain your weight? Or is a small weight gain acceptable? Once you determine which of those options you want to pursue, the principles remain the same.

After several holiday seasons on the plan, these are the things that I have found to anchor me to my resolve and goals.

#### 1 Write it down

Each year I create a calendar for December. On the first day of the month, I sit down and plan out as much as I possibly can. Then I:

- ➔ Write in the date of every social event, party or meeting
- ➔ Mark the days that I plan to exercise
- ➔ Highlight the days I think I can stay within my daily target
- ➔ Record my actual weight on the day I weigh in

This calendar is important because it gives you a gauge on just what you're looking at for the month. It might look like a minefield, or it may help you realize that there are plenty of days with not a lot happening. Once you see it laid out, ask yourself if the decision you made (lose, maintain or gain) is viable. Be honest and let yourself off the hook if you decide you need to live a little this year and that a small gain is an acceptable tradeoff for the fun and lessened stress you'll have.

#### 2 Step on it

No matter what happens, weigh in weekly. Regardless of your decision about the weight, you need the feedback, to stay in touch with what's going on. Otherwise, you may blow it out of proportion and throw in the towel because you've made it worse in your head than it actually is. This can keep a two-pound gain from turning into a five-pound gain.

#### 3 Talk about it

During difficult times, many of us have a tendency to move away from the plan. That's precisely the opposite of what you should do. Make following the plan a priority in a positive, self-renewing way.

If you attend meetings, don't skip them to finish holiday projects or attend a social event. Stand tough and refuse to miss even one. But remain flexible. Maybe you'll need to find a different meeting that's more convenient that week, or even attend more than one to help you with your resolve. If you follow the plan online, take the time to talk to fellow members on the Message Boards, read articles and use the online tools regularly.

#### 4 Swap tips

As a Leader and Lifetime member, the one thing I know for sure is that I will never know it all. I am constantly learning. So, use the holidays as an opportunity not only to ask for advice but also to share your best tips for surviving the next four weeks. You will indeed have a happy New Year.

*Source: Written by Elizabeth Josefsberg for Weight Watchers®*



Congratulations To All Wellness Volunteers Honored At This Year's Awards.

WE APPRECIATE ALL THAT YOU DO!



## TRUST SPONSORED WELLNESS PROGRAMS

Trust participant **Jenny Dougherty** is finding success with Weight Watchers®



The confidential LiveWell wellness programs are available to all eligible Sound Health & Wellness Trust participants and your eligible spouse or same sex domestic partner, 18 years of age and older. The LiveWell programs are a revolutionary benefit that gives you and your family direct access to the medical expertise, information and personalized support you need to make better health decisions and enjoy a healthier, happier life.

### Nurseline Plus

PPO & Retiree  
(877) 362-9969 (Option 1)

### Consulting Nurse helpline

GHO  
(800) 297-6877

Call the nurse line 24 hours a day, 7 days a week. A knowledgeable registered nurse will help you find the information you need to make informed health decisions, navigate the healthcare system, get guidance about medical procedures, and find a healthcare provider.

### Health Coaching

PPO & Retiree  
(877) 362-9969 (Option 3)

### Lifestyle Coaching

GHO  
(800) 816-3306

Health Coaching for PPO and Retiree plan participants, and Lifestyle Coaching for Group Health Options plan participants, are phone-based health education programs designed to help you set and meet goals to improve your health and wellbeing. You will receive information, telephone support, and encouragement as you work toward your goals with exercise, nutrition and stress.

### Quit For Life®

PPO, GHO & Retiree  
(866) 784-8454

Quit For Life is a tobacco cessation program, where participants work one-on-one over the phone with Quit Coaches®. You will receive personalized guidance, support, encouragement and useful resources to help you stay on track. You could even qualify for no-cost nicotine patches or gum.

### Weight Watchers®

PPO, GHO & Retiree  
(800) 767-5154

With Weight Watchers you'll learn how to eat right and live healthy. You have the choice of attending in-person meetings or managing your weight loss online. With either option, you'll pay just half of the Trust's special price, and you could get up to nine months at no cost.

### LiveWell Fit

PPO, GHO & Retiree  
(800) 225-7620 (Option 2, then 5)

Walk, run, bike, or stroll with LiveWell Fit. The Trust wants to support you as you participate in selected local exercise events by reimbursing participants and their eligible family members in one event per season. Go online for a complete listing of this season's events.

### Condition Management

PPO & Retiree  
(877) 362-9969 (Option 2)

Custom-tailored condition management services are available for participants who have been diagnosed with conditions such as asthma, COPD, congestive heart issues and diabetes. You'll work one-on-one with a personal nurse advocate to improve both your health and your quality of life.

### Chronic Conditions Workshops

GHO  
(800) 992-2279

The *Living Well with Chronic Conditions* program is a series of workshops that provide proven benefits for people living with one or more chronic conditions. The program increases confidence in managing chronic conditions, improves health status, and reduces healthcare use and costs.

Visit [soundhealthwellness.com](http://soundhealthwellness.com) to find out more about these programs and the many other LiveWell wellness programs and benefits, such as:

- Personal Health Assessment (PHA) and Health Profile
- Prevention @ 100%
- Tier O Prescriptions
- Health Reimbursement Arrangement (HRA)

**LiveWell**  
A PROGRAM OF THE SOUND  
HEALTH & WELLNESS TRUST

## YOUR PRIVACY IS IMPORTANT

Your health information is completely confidential, protected by federal law, and cannot be shared with the Trustees, your union or your employer without your permission.

All LiveWell wellness programs are provided and managed by independent service providers contracted by the Trust. The information on your health status and conditions, your medical

and prescription drug claims, and the information you may provide when participating is only used to offer you programs that could help you meet your health and wellness goals.

**By law, your health information cannot be used to determine or deny health care coverage.**



**SOUND HEALTH  
& WELLNESS TRUST**

201 Queen Anne Ave. N. #100  
Seattle, WA 98109

This newsletter provides a general overview of plan benefits. Please refer to your Plan Booklet for specifics about covered expenses as well as exclusions and limitations. The information in this publication is meant to complement the advice of your healthcare providers, not to replace it. Before making any major changes in your medications, diet, or exercise, talk to your doctor.

**GET  
INVOLVED**

## KEEPING THE BURN DURING COOLER MONTHS

Even though it's chilly, there are many events to help you stay active and warm through the holiday season – and have a blast while doing it. So bundle up, because from holiday runs to Valentine day dashes there is plenty of healthy fun to have all winter long.

With LiveWell Fit the Trust will reimburse participants and covered family member's registration fees in one event per season. Once registered for an event, call the Trust office at least one week before the event at (800) 225-7620 option 2 then option 5 to let us know. Please have your health plan ID card handy when you call. For more information, or to view a full list of this season's events, visit [www.soundhealthwellness.com](http://www.soundhealthwellness.com). Select your plan (PPO or GHO), click on "LiveWell Programs" and select "LiveWell Fit" – the list is about half way down the page.

## LiveWell Fit Calendar

DATE	CITY	EVENT NAME & DESCRIPTION	REIMBURSEMENT
<b>JANUARY / WINTER SEASON</b>			
1/12	Woodinville	<b>Stinky Spoke</b> 18.5 mile bike ride	\$40
1/12	Mt. Vernon	<b>Nookachamps Winter Runs</b> 13.1 mile, 6.4 mile, 3.2 mile walk or run	\$35
1/12	Gig Harbor	<b>Resolution Run for the Heroes</b> 6.4 mile run, 3.2 mile walk or run	\$30
1/19	Tukwila	<b>Tukwila to Alki Half Marathon</b> 13.1 miles	\$10
1/19	Puyallup	<b>No Sun Fun Run</b> 3.2 mile, 1 mile walk or run	\$20
<b>FEBRUARY / WINTER SEASON</b>			
2/9	Seattle	<b>Valentine's Day Dash</b> 3.1 mile walk or run	\$30
2/14	Bainbridge	<b>Chilly Hilly</b> 33 mile bike ride	\$23
2/16	Gig Harbor	<b>You Knock My Socks Off</b> 3.1 mile run and 1 mile free kids run	\$20-30
2/17	Blaine	<b>Birch Bay Int'l Marathon (Half &amp; 10k)</b> 26.2 mile, 13.1 mile, 16 mile or 6.2 mile run	\$21-71
2/24	Olympia	<b>Road-odend-Run</b> 2 runners x 1.5 miles x 2 legs = 6 miles	\$35/team \$20/person
<b>MARCH / WINTER SEASON</b>			
3/9	Olympia	<b>Friendship 5k</b> 3.1 mile walk or run	\$20
3/9	Redmond	<b>Lake Sammamish Half Marathon</b> 13.1 mile run	\$60
3/9	Orting	<b>Foothills Dash</b> 6.2 miles and 3.1 miles walk or run	\$20
3/16	Bellingham	<b>Runnin' 'O' the Green</b> 2 mile walk or run, 5 mile race	\$20
3/17	Seattle	<b>St. Patrick's Day Dash</b> 3.1 mile walk or run	\$30
3/24	Mercer Island	<b>Mercer Island Rotary Half Marathon</b> 13.1 mile run, 6.2 mile & 3.1 mile walk or run	\$35-75
3/24	Seattle	<b>Big Climb Seattle</b> 69 flights of stairs	\$43



Gina and Adrian Noel at the Birch Bay International