

In Sound Health

Your Source for How to LiveWell

Learn About Health Related Actions You Can Take to Fund Your Health Reimbursement Arrangement (HRA)

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FUNDING YOUR HRA

September 2013

In this issue of *In Sound Health*, we help set you up for a healthy 2014 by answering questions about the health related actions that can help fund your January 1, 2014, Health Reimbursement Arrangement (HRA), if you are HRA eligible. We'll take a look at common questions facing Trust participants as you decide among the different ways you can fund your HRA.

Throughout the year, you've been hearing about the health related actions that need to be done as part of your January 1, 2014 HRA funding. Fall can be a busy time of the year, and with everything that's going on, it can be difficult to think about next year. But the actions you take and decisions you make *now* can prepare you and your family for a healthy start from the moment you hang that new 2014 calendar on the wall.

From understanding the importance of your annual health assessment, to learning other ways to complete the assessment if you don't have Internet access, this edition can help you make sense of it all and get you off to a healthy start once January rolls around.

WHAT'S THE DIFFERENCE? UNDERSTANDING THE PERSONAL HEALTH ASSESSMENT/HEALTH PROFILE AND OPEN ENROLLMENT

Each year in the fall, the Trust asks you to do a few things for your health plan benefits in the coming year. Among other actions, you are asked to complete a Personal Health Assessment (PPO or Retiree) or Health Profile (Group Health) when it is made available, and also make any health plan enrollment changes for the next year during the Open Enrollment period.

Sometimes these actions can overlap, but they are not one and the same. So what's the difference?

Q What is the PHA or Health Profile?

A Each year in the Fall, you and, if you are married, your covered spouse, are asked to complete an annual health questionnaire called a Personal Health Assessment (if you are on the PPO or Retiree plans) or a Health Profile (if you are on the Group Health Options plan) that gives you a snapshot of your health and makes you aware of programs available to you. At the same time, for active Sound Health participants, you are also asked to choose, confirm or update a Primary Care Physician (PCP) and to notify the Trust. If you are a PPO or Group Health Options member, completing the assessment annually and having a PCP on file partially funds your Health Reimbursement Arrangement (HRA) for the coming year. It is important to fund your HRA, as it covers some eligible medical expenses and helps you avoid a higher deductible.

This year, you and your covered spouse will have from October 1, 2013, through December 31, 2013, to complete your PHA or Health Profile and have a PCP on file with the Trust. You will receive a notification at the end of September with instructions on how to complete these tasks.

THE PHA/HEALTH PROFILE

You will have from October 1, 2013, through December 31, 2013, to complete your PHA or Health Profile and have a Primary Care Physician on file with the Trust. Watch your mail for instructions!

Q What is Open Enrollment?

A Open Enrollment is your opportunity each Fall for active plan participants to add or remove dependents to your coverage or change plans, if you are eligible to do so, for the next plan year that begins January 1.

For example, maybe you want to add or remove a dependent on your plan. Open Enrollment is the time to do it. Just go online once Open Enrollment starts, or request and complete paper forms and submit them to the Trust office. We'll take care of the rest.

This year, Open Enrollment will be held from October 14, 2013, through November 30, 2013. You will receive a notice in the mail before the start date giving you instructions. Please note that while the health assessment and Open Enrollment will overlap this year, they are **separate actions**.

Open Enrollment is only held once a year, so if you miss the Trust's annual Open Enrollment, you will not be able to enroll or remove family members in the plan or make changes until Open Enrollment next year. Certain exceptions apply for new employees or employees with life changing events, such as the birth of a child.

So be sure to watch for the two separate notices - one with instructions on how to complete your health assessment and a later notice about Open Enrollment. And watch those deadlines because once they have passed, it will be too late for you to take action.

If you have any questions, please call the Trust office at **(800) 225-7620**.

OPEN ENROLLMENT

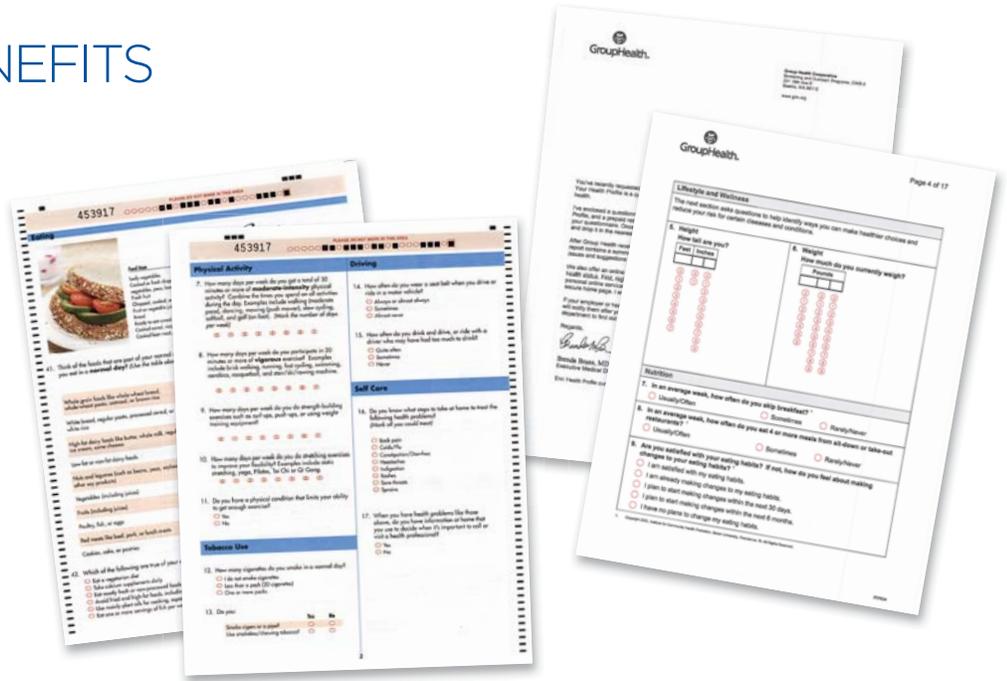
Open Enrollment is October 14, 2013 through November 30, 2013. You will receive a separate notice with details.

YOUR HEALTH BENEFITS

Q I've never used the Trust website before and am having trouble registering. I want to complete my Personal Health Assessment (PHA) or Health Profile online, what should I do?

A A common problem for first-time registrants is that the employee or spouse's name is not entered in the website exactly the way the Trust has the name on file. For the employee, look at how this newsletter is addressed to you. That is the name and spelling the Trust office has on file for you. If you or your covered spouse still have difficulties registering, call the Trust office at **(800) 225-7620** and a customer service representative will assist you.

Note that if you are covered under the Trust's Group Health Options plan, you will also need to register on Group Health's website at www.ghc.org.



Q Who has to do health related actions and complete the PHA or Health Profile and how do we know when to do these?

A Employees and their covered spouse are asked to perform Trust-approved health related actions and complete a PHA or Health Profile every year. Children covered under your plan do NOT need to complete any actions. You have received mailings this year regarding the health related actions, but you may also visit www.soundhealthwellness.com to download the complete list of actions at anytime. The PHA or Health Profile is completed each Fall. This year, you and your covered spouse will have from October 1, 2013, through December 31, 2013, to complete your PHA or Health Profile and have a Primary Care Physician (PCP) on file with the Trust. We will notify you by mail in September to complete your health assessment and make sure your PCP is on file.

Q Why do I, and my spouse, have to do these health related actions and complete the PHA or Health Profile?

A For several years, the Trust has provided programs and services to plan participants to encourage healthy living. The health related actions focus on achieving a healthy lifestyle, and the PHA or Health Profile provides plan participants with a tool to help improve your health while also making you aware of other Trust programs that may be of interest to you.

If you are eligible for a Health Reimbursement Arrangement (HRA) account, participating in these programs can add up to \$500 (for employee-only coverage) or up to \$1,000 (for family coverage) in your January 1, 2014 HRA account. The funds in your HRA help you avoid a higher deductible. If employees and covered spouses don't complete health related actions or the PHA or Health Profile, then your 2014 deductible will be higher.

Q How do I know if I, or my covered spouse, have completed enough health related actions, completed our PHA or Health Profile and have a Primary Care Physician (PCP) on file with the Trust?

A You may log on to your secure online account at the Sound Health & Wellness Trust website (www.soundhealthwellness.com) to view all of this information. Covered spouses have their own secure accounts, so they will need to log in separately. Note that it can sometimes take time for actions to be reported to the Trust office, which can cause a delay in it appearing on your online account. If you don't see information on an action completed a few months ago, please call the Trust office at **(800) 225-7620** so we can look into it.

HAVING A TOUGH TIME GETTING ONLINE?

For those with the **PPO or retiree plan**, you can call **(877) 362-9969 and select option 3** to request a paper version of the PHA until December 10, 2013. Details on where to mail your questionnaire by the deadline will be included.

For the **Group Health Options Plan**, you can call **(866) 458-5277** to request a paper version of the Health Profile until December 10, 2013. Details on where to mail it by the deadline will also be included.

For **paper Open Enrollment forms**, call the Trust office at **(800) 225-7620, option 2 then option 2 again**.

SUPPORT IS JUST A PHONE CALL AWAY A HEALTH COACH CAN HELP YOU MEET YOUR GOALS



LiveWell Health or Lifestyle Coaching participants have been able to manage their blood pressure, control their stress, increase their exercise and make other healthy habits – just by making a phone call. LiveWell Health Coaching (for PPO

and Retiree participants) and Lifestyle Coaching (for Group Health participants) phone-based health education programs are fully paid for by the Trust and designed to help you set and meet goals to improve your health and well-being.

We all have health goals: lose weight, move more, stress less, eat better, and for all of us: feel better! Sometimes all we need to accomplish what can seem like impossible goals is a solid plan and someone to support us on those rough days. Your personal Health or Lifestyle Coach can help you find solutions that fit with your lifestyle and schedule, offer you useful information and tools to get you through the setbacks and challenges, and conduct check-in calls at times that are convenient for you.

Some people pay hundreds of dollars for personal coaches, but if you are an eligible Sound Health employee or covered spouse, 18 years of age or older, this program is offered to you as part of your health plan coverage. In addition, if you are eligible for a Health Reimbursement Arrangement (HRA) you could receive funding just for participating.

Your Health or Lifestyle coach is an educator, supporter, guide, leader, resource and much more. Their role is to help you overcome whatever struggles you may be facing with your health, whatever the cause.

To find out more or enroll please call:

Health Coaching for PPO & Retiree:
(877) 362-9969 Option 3

Lifestyle Coaching for Group Health:
(800) 816-3306



PERSONALIZED SUPPORT FOR A HEALTHIER LIFESTYLE

Health or Lifestyle Coaching is a no-cost confidential program that will help you set and meet your health goals.

Turn to **page 7** to find out more.

DON'T FORGET TO CLICK YOUR HEALTH ASSESSMENT ISN'T COMPLETED UNTIL YOU HIT "SUBMIT"

We all know how it is. You're working hard and all of a sudden there's a disruption, so you stop what you're doing with the intention to come back to it again later. With the health assessment, like many other online forms, you can save what you have completed and come back to it later. But for some, "coming back again later" never happens; their unfinished health assessment sits there, and they don't receive HRA funding for completing it.

Your health assessment this year will be offered in the fall between October 1 and December 31, 2013. Before the end of the year, even if you think you've submitted

your health assessment, take a moment to login and make sure you clicked "Submit." If you do not submit your health assessment you will not receive HRA funding (if eligible). Make sure that your HRA funding doesn't fall through the cracks by making sure you complete the health assessment PHA and click "Submit." For PPO participants, you can submit your PHA up until December 31, 2013. For Group Health, incomplete and non-submitted answers to the Health Profile will automatically be deleted after two weeks. If this happens, you will need to start over, complete your questionnaire, and click submit by December 31, 2013.

MORE THAN JUST AN ASSESSMENT OF YOUR HEALTH

Once you submit your health assessment, you may discover you qualify for LiveWell Health Coaching/Lifestyle Coaching, Tobacco Cessation program or Condition Management services depending on your answers to the health assessment. These services are offered to you by the Trust at no cost to you, and can be a great way to get high-quality, personalized support for better health. You may be contacted by phone or mail, or you can call the program directly. See page 7 for phone numbers and more information.

CREAMY PUMPKIN SOUP FAST, DELICIOUS, AND HOMEMADE

- 1/2** cup diced sweet onion
- 1** tablespoon margarine
- 5** cups peeled and diced pumpkin
- 3/4** cup diced potatoes
- 2** cups water
- 1** cube chicken bouillon
- 1** pinch ground ginger
- 1** pinch ground nutmeg
- Salt and pepper to taste**
- 2** cups milk

In a large saucepan, cook onion in butter. Add pumpkin, potatoes, water, ground ginger, ground nutmeg and season with salt and pepper. Cook for 20 minutes or until pumpkin and potatoes are tender.

Blend in small batches in a food processor or blender, one cup at a time. Return to pan.

Add milk and stir until smooth. Reheat, if necessary, and serve.

SERVES 4. PER SERVING:

- 157** calories
- 6.5 g** protein
- 22.7 g** carbohydrate
- 5.4 g** fat
- 1.8 g** fiber
- 373 mg** sodium

Source: AllRecipes.com



WORKING WITH YOUR PRIMARY CARE PHYSICIAN MAKE THE MOST OF YOUR DOCTOR VISIT

Selecting a Primary Care Physician (PCP) is a great first step to taking an active role in your health and healthcare. Now that you have made that choice, make the most of it! Here are some tips to help you work with your provider best - whether it's the first time or the hundredth time you've seen them.

➔ Go to your Primary Care Physician first.

Unless the problem is an emergency, contact your PCP first. If your doctor can't take care of the problem, he or she will refer you to someone who can. If you need assistance off hours, call your Nurse Line to find out if you can wait to see your doctor, if you can treat your issue at home, or if you need to go to urgent care or the emergency room. See page 7 for nurse line phone numbers.

➔ Have regular physicals.

A physical examination is a great chance for your doctor to conduct screening tests, discuss any medical issues and counsel you on preventive measures. Annual physicals give your doctor an established baseline and can help them better care for you when you do get sick. Many preventive visits, such as annual

well-adult physicals, are covered in full by the Trust. See your plan booklet or go online for more information.

➔ Know your medications.

For any visit, bring a list of your current medications, both prescription and over the counter, including any herbal medications or natural supplements. Your doctor needs to be aware of all your medications and drug interactions.

➔ Be open.

Be honest and explain your symptoms completely. Be willing to agree on a plan, and then follow the plan.

➔ Take care of yourself.

Between appointments, keep tabs on how you feel and note any changes so you can bring them up the next time you're in for an office visit.

Your Primary Care Physician is your partner in your health. They are there to help you understand ways to take care of yourself the best you can and make a plan of action.

Sources: Own Your Health, www.wacommunitycheckup.org/ownyourhealth

GROUP HEALTH PARTICIPANTS: HAVE YOU REGISTERED FOR MYGROUPHEALTH? YOU'LL NEED TO REGISTER TO TAKE YOUR HEALTH PROFILE

If you have not yet registered for MyGroupHealth, you will need to do so to complete your Health Profile for part of your January 1, 2014, HRA funding. Please visit the Group Health website at www.ghc.org, click the login button and follow the prompts to register. You must register for enhanced services to access the Health Profile.

You will want to register right away, since the verification process requires 3 to 5 days to receive a PIN code through the US Post Office. Once you have your PIN code, you can complete your registration on MyGroupHealth and be ready to take your Health Profile starting October 1, 2013. Or once you have registered, you can choose to complete the verification process at a Group Health clinic.



THERE'S STILL TIME TO FULLY FUND YOUR JAN. 1, 2014 HRA COMPLETE HEALTH RELATED ACTIONS BEFORE YEAR-END

It's not too late to take action today to fully fund your January 1, 2014, Health Reimbursement Arrangement (HRA). You and, if you are married, your covered spouse have until December 31, 2013, to complete the actions below (go to www.soundhealthwellness.com to see a full listing of all the actions available to you). And with cold season coming, some of these actions could help you avoid getting sick.



Look for these icons throughout the year to know what counts toward your January 1, 2014 HRA funding.

Annual Physical = \$150 in HRA funding

Get your annual physical that is covered under your Prevention @ 100% benefit (physicals and other doctor visits performed for medical conditions are not included) between Dec. 1, 2012, and Dec. 31, 2013. **

Mammogram, PAP test or prostate exam = \$50 in HRA funding

Have a preventive mammogram, Pap smear, or prostate exam covered under your Prevention @ 100% benefit (tests that are performed for a medical condition are not included) between Dec. 1, 2012 and Dec. 31, 2013. **

Flu shot = \$50 in HRA funding

Get a covered flu shot between Dec. 1, 2012, and Dec. 31, 2013.

Pneumonia shot = \$50 in HRA funding

Get a covered pneumonia shot between Dec. 1, 2012, and Dec. 31, 2013.

Biometric screening = \$50 in HRA funding

Have your blood pressure, cholesterol, blood glucose & BMI (height/weight) checked in a single visit to your physician or pharmacy between Dec. 1, 2012, and Dec. 31, 2013. You will be asked to complete and sign a Trust provided form that is also signed by the physician or pharmacist who completed the tests.

Preventive colonoscopy = \$150 in HRA funding

Have a preventive colonoscopy that is covered by your Prevention @ 100% benefit (colonoscopies performed for medical conditions are not included) between Dec. 1, 2012, and Dec. 31, 2013.

** Subject to limitations stated in your Summary Plan Description booklet.



TRUST SPONSORED WELLNESS PROGRAMS



Trust participants **Tina Nilsson** and **Ashley Doll** at the Friendship 5K in Olympia.

The confidential LiveWell wellness programs are available to all eligible Sound Health & Wellness Trust participants and covered spouses, 18 years of age and older. The LiveWell programs are designed to give 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.

Nurse Line

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 resolve your health concerns, care for minor illnesses and injuries at home, find the right level of care and make informed health decisions.

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 related to exercise, nutrition, stress, back care, blood pressure or cholesterol.

Quit For Life®

PPO, GHO & Retiree

(877) 362-9969 Option 4

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 up to four events per calendar year. Go online for a complete listing of current 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, heart disease and diabetes. You'll receive information in the mail or work one-on-one on the phone 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 online and in-clinic 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 www.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**

**WARM UP
AS THE DAYS
COOL DOWN**



Fall is a great time to get outdoors; days are shorter, sure, but we still have plenty of sun to inspire us to get out and get moving. Signing up for a walk, bike race or run can be a fun way to experience the changing seasons – and a great way to spend time with your family while you get healthy, together.

With LiveWell Fit, the Trust will reimburse participants and covered family members' registration fees in up to four events per calendar year. After you register for an event, make sure that you call the Trust office at **(800) 225-7620, option 2, then option 5**, at least one week in advance of the event to let us know, or **notify us online**. 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.

LiveWell Fit Calendar

DATE	CITY	EVENT NAME & DESCRIPTION	REIMBURSEMENT
SEPTEMBER			
9/8	Burlington	Skagit Flats Marathon & Half - 26.2 or 13.1 mile walk/run	\$49-\$76
9/14	Bellingham	Fairhaven Runners Waterfront 15k - 9.3 mile run	\$29
9/15	Issaquah	Cycle the Wave- 59, 42, 23, or 15 mile bike ride	\$65-\$85
9/15	Tacoma	You Go Girl! - 13.1 or 6.2 mile walk/run	\$25-\$95
9/15	Port Angeles	Olympic Bike Adventure - 60, 25 or 10 mile bike ride	\$25-\$40
9/20	Seattle	Komen 3-Day - 60 mile walk	\$90
9/21	Tacoma	The Color Run - 3.1 mile run/walk	\$50
9/28	Seattle	Seattle AIDS walk - 3.1 mile walk/run	\$35
9/28	University Place	Dash for Disabilities - 1k, 3.1, 6.2 mile walk/run	\$10-\$30
9/29	Gig Harbor	Race for a Soldier - 13.1 mile walk/run, 2 mile run & kids fun run	\$10-\$85
9/29	Bellingham	Bellingham Bay - 26.2, 13.1 or 3.1 mile walk/run	\$25-\$90
9/29	Seattle	Run of Hope Seattle - 3.1 mile run, 1.86 mile walk	\$30
9/29	Kitsap	Kitsap Color Classic - 64, 55, 36, or 25 mile bike ride	\$23-\$35
OCTOBER			
10/5	Eatonville	Run Wild - 4.9 mile run or 3.1 mile run/walk	\$30-\$40
10/6	Puyallup	Haunted Hustle Fun Run - 3.1, 6.2 mile walk/run	\$28-\$33
10/6	Burien	Burien Brat Trot - 3.1 mile run, 1 mile run/walk	\$25-\$40
10/6	Shelton	Shuck n' Run 5k - 3.1 mile run/walk	\$10-\$15
10/12	Fall City	Inaugural Fall City Half Marathon, 10k, & Kids 1k - 13.1 or 6.2 mile walk/run, kids 1k run	\$11-\$65
10/12	Point Defiance	Defiance 50K - 9.3, 18 or 31 mile trail run	\$35-\$85
10/13	Poulsbo	Poulsbo Marathon, Half Marathon, Marathon Relay, 10K & Kid's Dash - 1.86, 13.1 or 26.2 mile walk/run	\$30-\$100
10/13	Seattle	The Biggest Loser Run/Walk - 13.1 or 6.2 mile walk/run, 1 mile kids fun run	\$10-\$90
10/19	Bellingham	Lake Padden Trail Half - 13.1 mile run	\$40
10/19	Arlington	Run for Hope - 6.2 or 3.1 mile walk/run	\$15
10/19	Tacoma	Black Cat Run - 2.5 or 5 mile walk/run	\$30



Kristina Gutierrez and Amy White after finishing the Seattle Rock 'n' Roll Half Marathon last summer.