

# In Sound Health

Your Source for How to LiveWell

Look inside to learn how to avoid a higher deductible in 2018.

**Feel your best all summer long**

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# HEALTHY SUMMER

## August 2017

Summer's long days and late nights can be a welcome break from the routine. More daylight means more time for a walk after dinner, or a trip to grab a healthy bite with a friend. It's also a great time to kick off home projects, take on an exercise challenge, and if you are a Trust participant, take your annual PHA or Health Profile to help you avoid a higher deductible next year. Read on for more tools, tips and resources to support you in your health goals!

# TAKE YOUR ANNUAL PHA OR HEALTH PROFILE NOW

DON'T MISS YOUR CHANCE TO AVOID A HIGHER DEDUCTIBLE IN 2018

It's time to take your annual Personal Health Assessment (PHA) if you are a PPO participant, or your Health Profile if you are a Kaiser participant, to earn part of the funding for your Health Reimbursement Arrangement (HRA) and avoid a higher deductible in 2018.

## PPO PLAN PARTICIPANTS

### Step 1

Log in to your secure account at [www.soundhealthwellness.com](http://www.soundhealthwellness.com), click the "Select/Confirm Your PCP and Take Your PHA" button, then select or confirm your primary care provider.

### Step 2

If you are the employee click "Save PCP & Go to Confirm Contact Information." If you are the spouse, click "Save PCP & Take your PHA."

### Step 3

Click the button to take your Personal Health Assessment, then follow the prompts to complete your PHA questionnaire.

It's quick and easy to complete. Be sure and click "Finish & View Results" when you're done.

## KAISER PERMANENTE PLAN PARTICIPANTS

### Step 1

Log in to your secure account at [www.soundhealthwellness.com](http://www.soundhealthwellness.com), and click on the "Update Information/Take Your Health Profile" button. If you are the employee, you will then confirm or update your contact information.

### Step 2

Click "Take Your Health Profile & Select/Confirm PCP". You will be directed to the Kaiser Permanente website, where you'll be guided through the process of completing your Health Profile.

### Step 3

Select, change or confirm your primary care provider on the Kaiser Permanente website.



## PREVENTION AT NO COST TO YOU

Annual well-child visits and age-appropriate immunizations are covered in full with your Trust Prevention @100% benefit, when provided by an in-network provider.

# THE EMPLOYEE WEEKLY DISABILITY (TIME LOSS) BENEFIT UNDERSTANDING THE DETAILS

## Why Take the PHA/Health Profile?

The annual PHA or Health Profile gives you an immediate snapshot of your current health and possible health risks, and serves as a personal plan for healthy living by informing you about Trust programs that could benefit you. In addition, by completing the three steps on page 2 between July 1 and Sept. 30, 2017, you can earn part of the funding for your 2018 HRA. The funds in your HRA help you avoid a higher deductible and cover your first eligible medical expenses covered by the plan each calendar year.

## How Much HRA Funding Can I Earn?

You and your spouse, if married, can complete these three steps to earn:

- Up to \$300\* of the \$500 maximum HRA funding, for employee-only coverage
- Up to \$600\* of the \$1,000 maximum HRA funding, for family coverage

*\*Amount depends on the other Health Related Actions you perform this year.*

## Getting the Most From Your HRA

Make sure you earn maximum HRA funding by also completing Health Related Actions, such as getting a flu shot or participating in a LiveWell program, before Dec. 31. Visit the Trust's website at [www.soundhealthwellness.com](http://www.soundhealthwellness.com) for full details and a list of all eligible Health Related Actions.

If you are totally disabled because of a non-work related injury or sickness, the Trust offers a disability benefit to Plan participants. You may be eligible for up to 26 weeks—the amount of your weekly benefit depends on the number of hours you work on average—of time loss benefit. To qualify you must be under the continuous care and treatment of a physician or certain covered providers on (or after) the date of the disability to qualify for this benefit and your disability must be substantiated by objective medical evidence.

Here is some important information to remember if filing a claim for this benefit:

### How and when do I complete the claim form?

Complete the form when your disability begins, not before. Complete all three sections and mail the form to the Trust office. (This form is separate from any FMLA form you may complete for your employer.)

### When and for how long will I receive payment?

Once your fully completed form is received at the Trust office and benefits are approved, you should expect your first check within 10 business days. Checks are then sent weekly until you've been released to return to work or you've reached your maximum benefit, whichever comes first.

### Is there anything else I have to do?

Watch for any letters from the Trust asking for updated information about your disability that is needed in order to continue your benefit. It's important to provide the requested information right away to avoid benefit delays. Send the same updates you provide to your employer or union directly to the Trust office, as well. If you move, be sure to call and let the Trust office know your new address.

### What if I have other questions?

If you have any questions about disability benefits, call the Trust Office at (800) 225-7620.



SOME PLANS REQUIRE YOU WORK FOR A PARTICIPATING EMPLOYER FOR 12 MONTHS TO BE ELIGIBLE FOR THIS BENEFIT. TO LEARN IF YOU QUALIFY, CALL THE TRUST AT **(800) 225-7620**.

# HOW TO KEEP ASTHMA SYMPTOMS IN CHECK

## STAY HEALTHY DURING ALLERGY SEASON

### Avoid Triggers

**Reducing exposure to triggers is a key part of asthma control.**

- **Use an air conditioner, if possible.** Air conditioning reduces the amount of pollen from trees, grasses and weeds that finds its way indoors.
- **Decontaminate your decor.** Minimize dust that may worsen nighttime symptoms by encasing pillows, mattresses and box springs in dustproof covers.
- **Maintain optimal humidity.** Use a dehumidifier, if necessary.
- **Prevent mold spores.** Clean damp areas around the house to keep mold spores from developing.
- **Reduce pet dander.** Having pets regularly bathed or groomed also may reduce the amount of dander in your surroundings.
- **Clean regularly.** Clean your home at least once a week. If you're likely to stir up dust, wear a mask or have someone else do the cleaning.
- **Cover your nose and mouth if it's cold out.** If your asthma is worsened by cold or dry air, wearing a face mask can help.

Sources: Mayo Clinic, National Institutes of Health

**Get Support.** If you feel like you need help managing your symptoms, LiveWell Condition Management for PPO plan participants offers additional help and resources outside of your doctor's office – all at no cost to you. Visit the LiveWell section at [www.soundhealthwellness.com](http://www.soundhealthwellness.com) for more details.

If you are a Kaiser Permanente plan participant, you can sign up for in-person, no-cost, Living Well With Chronic Conditions workshops to help you better manage your chronic conditions and improve your quality of life. Call to enroll **(800) 992-2279**.

### Take Care of Yourself

**Taking care of yourself can help keep symptoms under control.**

- **Get regular exercise.** Treatment can prevent asthma attacks and control symptoms during activity. Regular exercise can strengthen your heart and lungs, which helps relieve symptoms.
- **Maintain a healthy weight.** Being overweight can worsen asthma symptoms, and it puts you at higher risk of other health problems.
- **Get vaccinated.** To reduce the risk of lung infections, adults who have asthma should get the flu shot every year.
- **Wash up.** Remind your loved ones to maintain good hygiene and healthy habits—and be sure you're washing your hands too.
- **Know your allergens.** Knowing your triggers can help you steer clear of allergens that affect you. On high pollen days, try to avoid outdoor activities.
- **Always carry your inhaler.** Keep your inhaler with you and accessible in case of emergency. It is your first defense in case of an asthma attack, and could even be lifesaving.



### WATERMELON, ARUGULA & FETA SALAD

A new way to serve a favorite summer treat.

#### INGREDIENTS

- 3 cups seedless watermelon, cubed and chilled**
- 1/3 cup reduced-fat crumbled feta**
- 7 ounces arugula**
- 1/4 small red onion, thinly sliced**
- 2 tablespoons balsamic vinegar**
- 1 tablespoon olive oil**
- 1/4 teaspoon salt (optional)**
- 1/4 teaspoon ground black pepper**

#### PREPARATION

- 1.** In a large bowl, toss together the watermelon, feta, arugula, and onion.
- 2.** In a large bowl, toss together the watermelon, feta, arugula, and onion.
- 3.** Drizzle the dressing over the salad and toss gently to coat.

**MAKES 6 SERVINGS.**  
**PER SERVING:**

<b>70 calories</b>	<b>3.5 g fat</b>
<b>3 g protein</b>	<b>1 g fiber</b>
<b>9 g carbohydrate</b>	<b>105 mg sodium</b>

Source: American Diabetes Association

# STARTING AN EXERCISE PLAN WITHOUT GETTING HURT

It doesn't matter how fit you are, injuries from exercise happen to everyone. So, whether you're getting back into it after some time away or you're an old pro, you can reduce your risk of injury by following these tips. Remember you should always consult with your doctor before starting any exercise program, especially if you have a medical condition.

**Warm-up and cool-down.** A warm-up helps your body get ready for exercise by increasing your heart rate and loosening muscles and joints. Warm up by jogging in place, jumping rope or briskly walking. A cool-down after you work out is important to slowly bring your heart rate back to normal. Try walking for 5 to 10 minutes.

**Stretch** before and after you work out, to help increase flexibility.

**Ease into it.** Don't push yourself too hard. As your fitness abilities increase, you will be able to challenge yourself more.

**Cross-train.** Vary your workout. Repeating the same muscle movements frequently can lead to overuse and repetitive-use injuries such as shin splints and tendinitis.

**Listen to your body.** "No pain, no gain" is a bad idea. Don't push yourself. If you feel pain, you may be injured. Stop and rest for a day.

Sources: WebMD, Prevention



## PERSONALIZED SUPPORT CAN HELP

If you're new to exercise and want to put a plan in place to be successful, you can get personalized support from a LiveWell Health Coach. Through telephone sessions you can get help setting and meeting your health goals—all paid in full by the Trust. Call **(877) 362-9969** to find out more and get started, or visit [www.soundhealthwellness.com](http://www.soundhealthwellness.com).



Wear your fitness tracker or submit your documentation for gym attendance so you can earn up to \$200 in funding for your annual HRA. Go online for more details.

# WAYS TO STAY HYDRATED IN THE SUMMER HEAT

## DRINKING MORE WATER IS JUST THE BEGINNING



Drinking water before, during and after exercise is your best way to stay hydrated.



If it's extremely hot and you will be exercising for more than 1 hour, also drink a sports drink that has electrolytes and carbohydrates.



Avoid alcohol the day before exercising and avoid exercising with a hangover.



Eat at least five cups of fruit and vegetables per day (they contain water).



Eat watery foods that contain salt and potassium, such as soup and vegetable juices.











The amount of caffeine in tea and coffee doesn't discount the fluid in them, even though they also cause a slight diuretic (fluid loss) effect. Be sure to have water, too.

Sources: Everyday Health, National Research Council's Food & Nutrition Board, American Heart Association

# LIVING SUN SMART PROTECT YOUR SKIN FROM DAMAGE AND REDUCE YOUR RISK

Skin cancer, while largely preventable, is the most common form of cancer in the United States, with more than 3.5 million new cases diagnosed annually. By following some simple steps, you can still enjoy your time in the sun. If you're concerned about sun damage, talk to your doctor or find an in-network dermatologist by visiting [www.soundhealthwellness.com](http://www.soundhealthwellness.com), then click Benefits and Find a Provider.

- 
**Avoid Sunburns**  
 Sunburns significantly increase one's lifetime risk of developing skin cancer, especially for children. Burns can happen to some people in just a few minutes.
- 
**Limit or Avoid Sun Tanning and Tanning Beds**  
 UV radiation from tanning beds and the sun causes skin cancer and wrinkling.
- 
**Generously Apply Sunscreen**  
 Generously apply about one ounce of sunscreen to cover all exposed skin 15 minutes before going outside. Sunscreen should have a Sun Protection Factor (SPF) of at least 30 and provide broad-spectrum protection from both ultraviolet A (UVA) and ultraviolet B (UVB) rays. Reapply every two hours, even on cloudy days, and after swimming or sweating.
- 
**Wear Protective Clothing**  
 Wear protective clothing, such as a long-sleeved shirt, pants, a wide-brimmed hat, and sunglasses, when possible.
- 
**Seek Shade**  
 Seek shade when possible, and remember that the sun's UV rays are strongest between 10 a.m. and 4 p.m.
- 
**Use Extra Caution Near Water, Snow and Sand**  
 Water, snow and sand reflect the damaging rays of the sun, which can increase your chance of sunburn.
- 
**Check the UV Index**  
 The UV Index provides important information to help you plan your outdoor activities in ways that prevent sun overexposure. The UV Index forecast is issued daily.
- 
**Get Vitamin D Safely**  
 Get Vitamin D safely through a diet that includes vitamin supplements and foods fortified with Vitamin D. Don't seek the sun.

*Source: U.S. Environmental Protection Agency*



## FINDING HELP FOR BURNS

If you or a family member has a sunburn that is concerning you, a LiveWell Nurse can help. To speak to a registered nurse 24 hours a day, 7 days a week, 365 days a year, call.

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

**Kaiser Permanente Plan Participants**  
**(800) 297-6877**

## IMPORTANT NUMBERS TO KNOW

### PPO PLAN PARTICIPANTS

Trust Office - Benefits, Eligibility, HRA	(206) 282-4500 or (800) 225-7620
Delta Dental PPO & Schedule Plan	(800) 554-1907
DeltaCare	(800) 650-1583
VSP (Vision Service Plan)	(800) 877-7195
Catamaran Rx—for Prescription Coverage	(877) 629-3126
Nurse Line	(877) 362-9969 Option 1
Health Coaching	(877) 362-9969 Option 3
Quit For Life®	(877) 362-9969 Option 4
Weight Watchers®	(800) 767-5154
LiveWell Fit	(800) 225-7620 Option 2, then 5
Condition Management	(877) 362-9969 Option 2

### KAISER PLAN PARTICIPANTS

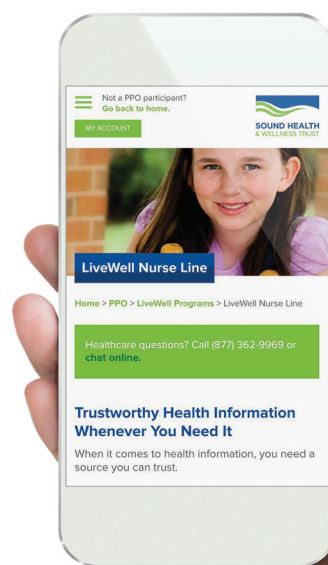
Trust Office - Eligibility, HRA	(206) 282-4500 or (800) 225-7620
Kaiser Permanente - Benefits and Claims Status	(888) 901-4636
Delta Dental PPO & Schedule Plan	(800) 554-1907
DeltaCare	(800) 650-1583
Consulting Nurse Helpline	(800) 297-6877
Quit For Life®	(877) 362-9969 Option 4
Weight Watchers®	(800) 767-5154
LiveWell Fit	(800) 225-7620 Option 2, then 5
Chronic Conditions Workshops	(800) 992-2279

### RETIREE PLAN PARTICIPANTS

Trust Office - Benefits, Eligibility	(206) 282-4500 or (800) 225-7620
Nurse Line	(877) 362-9969 Option 1
Health Coaching	(877) 362-9969 Option 3
Quit For Life®	(877) 362-9969 Option 4
Weight Watchers®	(800) 767-5154
LiveWell Fit	(800) 225-7620 Option 2, then 5
Condition Management	(877) 362-9969 Option 2

### SOUND HEALTH & WELLNESS TRUST

For more information, visit the Trust website at [www.soundhealthwellness.com](http://www.soundhealthwellness.com)



### LiveWell PRIVACY POLICY

Your health information is completely confidential, protected by federal law, and cannot be shared with 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 deny health care coverage.***



**SOUND HEALTH  
& WELLNESS TRUST**

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

**GET  
INVOLVED**

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.

## INVITE THE WHOLE FAMILY OUTSIDE

The Pacific Northwest is a beautiful place to be in the summer. Get outside and enjoy the warmer weather with LiveWell Fit events. Sign up the family for a local race, walk or ride. Check out the list of events available for reimbursement through the Trust's LiveWell Fit program.

You can download this season's full list of LiveWell Fit events at [www.soundhealthwellness.com](http://www.soundhealthwellness.com).

Eligible Trust participants and covered family members can get reimbursed for registration fees for up to four approved events per calendar year.



Earn funds for your HRA with LiveWell Fit. See the full list for details.



Trust Participants at the Run for your Mum in Mt. Vernon over Mother's Day weekend.

DATE	EVENT NAME & DESCRIPTION	
<b>AUG</b>		
4	Steilacoom	<b>Luma Glow Run</b> - 3.1 run/walk
5	Anacortes	<b>Anacortes Art Dash</b> - 13.1, 6.2 or 3.1 mile run/walk
5	Sequim	<b>Tour de Lavender</b> - 62 or 34 mile bike ride
5	Steilacoom	<b>Rally Round 4 Ultrasound</b> - 13.1, 6.2 or 3.1 mile run/walk
5	Puyallup	<b>Night Nation Run</b> - 3.1 mile run/walk
5	Spokane	<b>8 Lakes Leg Aches</b> - 74, 45 or 30 mile bike ride
6	Tacoma	<b>Unleashed at Stadium Bowl</b> - Stair climb
6	Bellingham	<b>Miles for Memories 5k</b> - 3.1 mile run/walk
12	Monroe	<b>Lake Tye Triathlon</b> - Sprint triathlon, Olympic triathlon, Youth triathlon
12	Coupeville	<b>Race the Reserve</b> - 26.2, 13.1, 6.2 or 3.1 mile run/walk
12	Gig Harbor	<b>Galloping Gertie Half</b> - 13.1, 6.2 or 3.1 mile run/walk
13	Seattle	<b>Lake Union 10k</b> - 6.2 mile run/walk
13	Bainbridge Island	<b>Bike for Pie</b> - 32 or 8 mile bike ride
18-19	Seattle	<b>RSVP</b> - 175 mile bike ride
19	Sequim	<b>Valley of the Trolls</b> - 13.1, 6.2 or 3.1 mile run/walk
19	Tacoma	<b>Tacoma Narrows Half</b> - 13.1 mile run/walk
20	Wenatchee	<b>Color Rush</b> - 3.1 mile run/walk
20	Monroe	<b>Evergreen Half</b> - 13.1, 6.2 or 1 mile run/walk
20	Bellingham	<b>Dog Days of Summer</b> - 3.1 mile run/walk